

### SBA REPORTER

A Quarterly Update for Western Washington's Small Business Community

# December 2001 ~ Happy Holidays! ~

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A message from Bob Meredith, SBA Seattle District Director	Welcome to the first quarterly update of the U.S. Small Business Administration's Seattle District Office. We're hoping these quarterly updates will help keep our resource and lending partners better informed about what we have to offer the Western Washington small business community.
	In addition to assisting small business affected by the tragic events of recent months and uncertainties that lie ahead, SBA Administrator Hector Barreto has pledged that the SBA will:
	<ul> <li>Listen to small business and work to reduce the burdens of outdated and overly cumbersome regulations (see article about Businesslaw.gov on page 3)</li> <li>Work with its financial partners to improve small business access to capital through the SBA loan programs</li> <li>Provide increased technical assistance and guidance through entrepreneurial development partners, and</li> <li>Establish and strengthen public and private partnerships to encourage greater business opportunities for small businesses.</li> </ul>
	In the Seattle District Office we are working hard to uphold these promises.
The Small Business Award Gala – a <i>BIG</i> night saluting <i>small</i> business	The Seattle District Office is preparing for its first annual celebration to honor 2002 Western Washington small business award winners. Still in the planning stages, the Seattle District Office will hold an awards dinner to celebrate Western Washington's small business community and SBA's small business award winners. We will contact you soon to let you know how you can be part of the festivities.
	Save the date! Thursday, April 18, 2002 (starts at 6:00 p.m.) Harbor International Conference Center - Pier 66 * Seattle
Northwest Women's Business Center's grand opening	The Northwest Women's Business Center is officially open for business. The Center, which is part of Community Capital Development, serves women entrepreneurs in Snohomish, Skagit, Whatcom, Island and Kitsap Counties. Kay Lasco is Vice President/Director of the Center, located at 728 – 13 <sup>th</sup> St. SW, Suite 219, Quadrant I-5 Corporate Park in Everett. The Center's telephone number is 425-787-9856. Community Capital Development also has a women's business center in Seattle.
SCORE (Service Corps of Retired Executives)	<b>SCORE</b> , Counselors to America's Small Business, is a resource partner of the SBA. SCORE volunteers are working or retired business owners, executives, educators, and professionals who donate their expertise as counselors, mentors and workshop presenters.
	Seattle <b>SCORE</b> provides free personalized counseling to help people start and operate a successful small business. For a modest fee, Seattle <b>SCORE</b> also provides workshops for new businesses and aspiring entrepreneurs. These workshops provide a general overview of what it takes to start and operate a new business. The 2002 schedule follows:
	Starting a new business (January 17, February 6, March 6, April 11, May 9, and June 5)
	■ Building a business plan ( <i>January 16, February 20, March 14, April 17, May 15, June 13</i> )
	Raising and using money (January 23, March 20, May 22)
	Marketing and sales (February 5, April 24, June 19)
	E-business (February 7, April 4, June 6)
	E-commerce ( <i>January 10, March 7, April 25</i> )  Classes are held at the SBA/SCORE Business Enterprise Center, Park Place Building, 1200 Sixth Avenue, 17 <sup>th</sup> floor, downtown Seattle. Contact Seattle SCORE at 877-SEA-SCORE, 206-553-7320, or http://www.scottlescore.org for more information.
Small businesses affected by the September 11 <sup>th</sup> attacks can apply for SBA EIDL	<ul> <li><a href="http://www.seattlescore.org">http://www.seattlescore.org</a> for more information.</li> <li>Some small businesses across America have sustained economic injury as a direct result of the destruction of the World Trade Center, the damage to the Pentagon, or related Federal actions taken between September 11 and October 22, 2001. Consequently, some of these small businesses are unable to pay normal operating expenses or payments as they come due.</li> </ul>
Loans	Because of these unique and far-reaching economic impacts, the SBA has taken the unprecedented step of

extending eligibility for the Economic Injury Disaster Loan (EIDL) program beyond the political jurisdictions near where the events occurred. The program is now available to the entire United States.

The SBA is now offering low-interest, long-term EIDL loans to eligible small businesses. The loan program is intended to provide a small business with the working capital necessary to meet normal operating expenses and obligations that would have been met had the disaster not occurred. The loan also can be used to help a business stay current on accounts payable and meet payments on long-term debts. Businesses can borrow up to \$1,500,000 at four percent (4%) on terms up to 30-years. For an application or additional information, business owners can call the SBA toll-free at 1-800-488-5323. The deadline to file an application is January 21, 2002.

#### SBDCs (Small Business Development Centers) in Western Washington

Small Business Development Centers (SBDCs) are a cooperative effort of Washington State University, Western Washington University, community colleges, economic development organizations, and SBA. SBDC counselors are business development specialists who have certified broad-based skills, significant experience as business owners or managers, and they provide one-on-one, confidential assistance at no charge for management and technical business affairs.

The following are the Western Washington SBDC counselors. Be sure to check the excellent website at <a href="http://www.wsbdc.org">http://www.wsbdc.org</a> for additional information.

- Auburn (Deanna Burnett-Keener) 253-333-1600 ext. 18; dburnett@grcc.ctc.edu
- Bellevue (Corey Hansen, M.Sc.O.D.) 425-564-2888; wsbdc@bcc.ctc.edu
- Bellingham (Megan Watt) 360-733-4014; Megan.Watt@wwu.edu
- Bellingham (Tom Dorr) 360-733-4014; Tom.Dorr@wwu.edu
- Bremerton (Susan Segler) 360-478-4656 ext. 23; <u>ssegler@oc.ctc.edu</u>
- Chehalis (David Baria) 360-748-0114; <a href="mailto:dbaria@localaccess.com">dbaria@localaccess.com</a>
- Everett (Ron Battles) 425-640-1435; rbattles@edcc.ctc.edu
- Mt. Vernon (Ryan Patrick) 360-336-6114; ryan@skagit.org
- Olympia (Douglas Hammel) 360-753-5616; <u>DouglasHammel@olywa.net</u>
- Port Angeles (Kathleen Purdy) 360-417-5657; kpurdy@clallam.org
- Port Townsend (Kathleen Purdy) 360-344-3078; <a href="mailto:kpurdy@clallam.org">kpurdy@clallam.org</a>
- Seattle (Alice Davis) 206-324-4330 ext. 107; <u>aliced@seattleccd.com</u>
- Seattle (Michael Franz) 206-553-7328; mfranz@connectexpress.com
- Seattle (Warner Wong) 206-298-4402; <a href="www.wwong@wolfenet.com">www.wwong@wolfenet.com</a>
- Tacoma (David Young) 253-680-7768; dyoung@bates.ctc.edu

## 2002 WNET and Eastside WNET Program Schedules

The WNET program is a series of roundtables and focus training designed for for women business owners and entrepreneurs. The WNET program is entering its seventh year in downtown Seattle. The training is held at the SBA Business Enterprise Center at 1200 Sixth Avenue, and costs \$20 per session. The 2002 schedule follows:

- February 8 Strategic planning, goal setting and visioning
- March 8 Financing options for your business
- April 12 Finding your target client
- May 10 Surviving peaks and valleys: managing your business during times of change
- June 14 Product to market product to patent
- July 12 Building and marketing your service business
- August 8 Risk and rewards: women business owners telling their stories
- September 13 How to choose your business advisory team
- October 11 Understanding your company's cash flow
- November 8 Relationship marketing

The **Eastside WNET** program is entering its third year in East King County. The training is held at Bellevue Community College's North Campus at 10700 Northrup Way, Bellevue. The 2002 schedule follows:

- February 15 Surviving peaks and valleys: managing your business during times of change
- April 19 Financing options for your business
- June 21 Marketing your business: service and product
- September 20 Ebusiness essentials
- October 18 Strategies for managing cash flow
- November 15 Relationship marketing

Contact Carol Andersen at 206-553-7315 or <a href="mailto:carol.andersen@sba.gov">carol.andersen@sba.gov</a> for more information on these programs or to be placed on a mailing list.

#### SBA Launches Businesslaw.gov

The SBA has unveiled a new e-government tool created to help small- and medium-sized business learn and comply with newly enacted laws and regulations. It will simplify the way government at all levels interacts with small businesses.

Businesslaw.gov consolidates and indexes, in one central location, links to credible sources of information on 39 areas of general interest ranging from the most basic topics, such as licenses and permits, to highly specialized topics, such as e-commerce and exporting. The site also offers information specific to each state and territory including sections on "Hiring Employees," "Paying Taxes" and "Selecting a Location." It features interactive tools, searchable frequently asked questions and answers, downloadable forms and publications, electronic regulatory compliance guides and portal capability.

Businesslaw.gov uses searchable "frequently asked questions" and interactive digital guides - "business wizards"

	<ul> <li>to lead small business customers to the answers they need at every stage of the business cycle.</li> <li>www.businesslaw.gov</li> </ul>
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